

METLIFE NEWS VOLUME 1 #2

MARVIN SCOTT: COMING UP ON THIS SECOND EDITION OF METLIFE NEWS IS A FINAL DECISION IS MADE ON A COURT CASE THAT COULD MEAN \$2.3 BILLION IN NEW ASSETS AND 165,000 NEW CUSTOMERS FOR METLIFE.

CLAIRE CARTER: AND METLIFE CLINCHES A \$6.5 BILLION GROUP LIFE INSURANCE SALE TO CHEVRON. IT IS THE BIGGEST GROUP SALE EVER. THESE, AND OTHER STORIES WHEN METLIFE NEWS CONTINUES.

[COMMERCIAL] FOR OVER A HUNDRED YEARS METROPOLITAN LIFE HAS BEEN KNOWN FOR LEADERSHIP IN THE FIELD OF LIFE INSURANCE. BUT THERE'S A LOT MORE TO METLIFE THAN THAT. THERE'S ALSO HEALTH INSURANCE, AUTO INSURANCE, HOMEOWNER'S INSURANCE, AND RETIREMENT PLANS. NO MATTER WHAT KIND OF INSURANCE PROTECTION YOU NEED, ALL YOU HAVE TO REMEMBER IS THIS FACE AND THE NAME, METROPOLITAN LIFE. GET MET. IT PAYS. [PAUSE]

MALE SPEAKER: NOW, METLIFE NEWS, WITH MARVIN SCOTT AND CLAIRE CARTER.

MARVIN SCOTT: IN LITTLE ROCK, ARKANSAS, A CASE INVOLVING 100,000 BALDWIN UNITED POLICYHOLDERS IS NEARING COMPLETION. THE CASE CONCERNS METLIFE'S TWO YEAR EFFORT TO RESCUE THE \$3.2 BILLION ANNUITY BUSINESS OF BALDWIN UNITED, A FINANCIAL SERVICES COMPANY THAT FILED FOR BANKRUPTCY IN 1983.

CLAIRE CARTER: A KEY TURNING POINT IN THE ARKANSAS CASE CAME LAST JUNE. THAT'S WHEN ARKANSAS INSURANCE COMMISSIONER, ROBERT EUBANKS, TOLD THE COURT HE FAVORED THE METLIFE RESCUE PROPOSAL OVER A COUNTEROFFER BY SUN LIFE. SUN LIFE IS A SUBSIDIARY OF KAUFMAN AND BROAD, A LOS ANGELES BASED INSURANCE AND REAL ESTATE FIRM. ACCORDING TO EXECUTIVE VICE PRESIDENT, WILLIAM POORTVLIET, [PHONETIC] IT'S BEEN AN UNPRECEDENTED SITUATION.

POORTVLIET: IT'S GOOD TO SEE IT BEGINNING TO TAKE SHAPE. IT'S BEEN A VERY COMPLEX SITUATION, NOT JUST IN TERMS OF THE INSOLVENCY AND THE COMPLICATED TECHNICALITIES, BUT IN TERMS OF THE NUMBER OF PLAYERS THAT WE'VE HAD TO NEGOTIATE WITH TO PULL THE DEAL TOGETHER. WE BEGAN WITH THE INSURANCE INDUSTRY. WE NOW HAVE 61 COMPANIES THAT ARE SOLIDLY BEHIND US. WE HAD TO NEGOTIATE WITH THE SECURITY BROKERS WHO HAD SOLD THESE POLICIES TO THE POLICYHOLDERS. WE HAD TO NEGOTIATE WITH THE ATTORNEYS GENERAL OF 50 STATES WHO WERE THREATENING LAWSUITS AGAINST THE BROKERS, THE PLAINTIFFS' COUNSEL, REPRESENTING A HUNDRED THOUSAND OF THE POLICYHOLDERS WHO WAS IN ON NEGOTIATING SESSIONS, THE COMMISSIONERS THEMSELVES, IN ARKANSAS AND INDIANA.

MARVIN SCOTT: SO FAR THE ARKANSAS CASE IS FOLLOWING A PATTERN SIMILAR TO THAT SET IN INDIANA, WHERE METLIFE WON A VICTORY IN COURT OVER SUN LIFE ON APRIL 25TH. IN INDIANA, \$1.2 BILLION WERE AT STAKE. THEY REPRESENTED THE ASSETS OF 65,000 BALDWIN UNITED POLICYHOLDERS ACROSS THE COUNTRY. THE INDIANA STATE COURT RULED FOR THE METLIFE PROPOSAL. AFTER THAT, STATE'S INSURANCE COMMISSIONER, HARRY AKIN, [PHONETIC] TESTIFIED THE METLIFE PROPOSAL WAS SUPERIOR TO SUN LIFE'S. AKIN BASED HIS JUDGMENT ON THE ADVICE OF STANLEY TULAN, [PHONETIC] AN OUTSIDE INDEPENDENT ACTUARY HIRED BY AKIN, AND LATER USED BY THE ARKANSAS INSURANCE COMMISSIONER. CLAIRE.

CLAIRE CARTER: WHAT MADE THE METLIFE OFFER SUPERIOR? METLIFE'S FINANCIAL STRENGTHS, STABILITY, EXPERIENCE, AND THE QUALITY OF ITS ASSETS WERE ALL DETERMINING FACTORS IN THE INDIANA DECISION. IN THAT DECISION, JUDGE JOHN RYAN CITED, AND I QUOTE, INADEQUACIES IN THE PROPOSED CAPITAL AND SURPLUS OF SUN LIFE GUARANTEE CORPORATION UNDER CERTAIN

ECONOMICAL SCENARIOS AND A LACK OF SUBSTANCE IN THE KAUFMAN AND BROAD INCORPORATED BACKUP GUARANTEE.

MARVIN SCOTT: THE METLIFE TEAM IN CHARGE OF THE BALDWIN UNITED RESCUE IS HEADED BY EXECUTIVE VICE PRESIDENT WILLIAM POORTVLIET. ITS EFFORTS BEGAN MORE THAN TWO YEARS AGO WHEN THE BALDWIN UNITED RESCUE LOOKED DIFFICULT AT BEST, AND LONG BEFORE SUN LIFE EXPRESSED ANY INTEREST IN THE CASE. IT TOOK YEARS OF HARD WORK TO COME UP WITH A PLAN ACCEPTABLE TO ALL PARTIES.

FROM THE VERY BEGINNING, POORTVLIET STRESSED SIX PRINCIPLES HE SAID WERE NECESSARY FOR SUCCESS: PERSISTENCE, STAYING IN THE GAME NO MATTER WHAT. PREPARATION, BEING FULLY PREPARED, A STEP AHEAD OF THE OTHER GUY. CREDIBILITY. HAMMER HOME THAT METLIFE CAN DELIVER ON ITS COMMITMENTS. TEAM WORK. THE DEDICATION OF EACH MEMBER OF THE TEAM TO EXCEL. POSITION. THE ABILITY TO THINK AHEAD AND NOT GET BOXED IN. AND DEDICATION. THE WILLINGNESS TO WORK AS LONG AND AS HARD AS NECESSARY TO SUCCEED.

RECENTLY, POORTVLIET COMMENTED ON THE QUALITY OF THE TEAM ITSELF.

POORTVLIET: THE CONCEPT OF TEAMWORK THAT EVOLVED IN OUR GROUP WAS MORE THE CONCEPT OF A PARTNERSHIP. IN A GOOD PARTNERSHIP, WHEN THE GOING GETS TOUGH, EVERYBODY CHIPS IN AND HELPS THE OTHER FELLOW, AND THAT'S WHAT WE HAD FOR TWO YEARS WITH THIS GROUP. WE HAD EXCELLENT TEAMWORK. IT WAS LIKE A PARTNERSHIP. WE HAD JOHN TWEEDY, OUR CHIEF ACTUARY, HANDLING THE PRICING AND FINANCIAL MATTERS. WE HAD ALLEN LAZERESCU [PHONETIC] HANDLING THE LEGAL MATTERS. WE HAD BILL MULLEN FROM GOVERNMENT RELATIONS WORKING WITH US ON THE GOVERNMENT RELATIONS ASPECTS, AND WE HAD NICK LATRENTA, [PHONETIC] WHO IS A LAWYER BY TRAINING BUT WORKED WITH US ON ALL OF THESE ASPECTS AND WAS VERY HELPFUL IN DEALING WITH MANY OF THE OTHER PARTIES, IN PARTICULAR WITH THE GUARANTEE FUNDS OF 36 STATES.

AND SO, THIS TEAM STAYED WITH IT INTACT FOR OVER TWO YEARS AND GAVE US CONTINUITY, GAVE US A LOT OF CREDIBILITY; AND WE'RE STILL TOGETHER, SEEING THIS THROUGH TO THE END. I THINK THAT TO A GREAT EXTENT, THE FACT THAT WE GAINED SO MUCH RESPECT FROM THE OTHER INSURANCE COMPANIES, FROM THE OTHER PARTIES THAT WE NEGOTIATED WITH, IS OWING TO THE QUALITY OF OUR TEAM.

CLAIRE CARTER: METLIFE HOPES TO GET \$3.2 BILLION IN NEW ASSETS TO MANAGE, AND 165,000 NEW CUSTOMERS. BUT ACCORDING TO JIM GUY TUCKER, WHO HEADS THE METLIFE LEGAL TEAM IN ARKANSAS, METLIFE IS NOT IN IT FOR THE PROFIT.

TUCKER: METROPOLITAN DID NOT COME INTO THE BUSINESS TO LOSE ANY MONEY, BUT IT WAS NOT IN THE BUSINESS TO MAKE THE MONEY. THE IDEA WAS TO DEVELOP A UNIQUE PARTICIPATING SINGLE PREMIUM DEFERRED ANNUITY THAT WOULD ALLOW ALL, SUBSTANTIALLY ALL, GOOD RESULTS THAT CAME FROM INVESTMENT EXPERIENCE TO PASS THROUGH TO THE POLICYHOLDERS, WHILE AT THE SAME TIME GIVING POLICYHOLDERS THE PROTECTION OF THE TREMENDOUS METROPOLITAN LIFE SURPLUS AND FINANCIAL STRENGTH. IT WAS AN IDEAL SITUATION FOR THE POLICYHOLDERS.

MARVIN SCOTT: WHEN WE COME BACK, WE'LL LOOK AT A NEW ERA AT MPL, AND NEWS OF A RECORD GROUP SALE TO CHEVRON. ALL THIS AND MORE IN JUST A MOMENT.

[COMMERCIAL] WE GOT TIRED OF HEARING ABOUT OUR FRIENDS' BRILLIANT INVESTMENTS IN REAL ESTATE. YEAH, SAVING ON TAXES, MY MONEY IS WORKING, THEIR PROPERTY'S GROWING IN VALUE. SO FINALLY WE DID SOMETHING BRILLIANT. WE CALLED OUR CENTURY 21 OFFICE. THEIR INVESTMENT PROFESSIONAL KNEW ALL THE ROPES, AND GUESS WHAT? WE'RE SAVING ON TAXES, OUR MONEY IS WORKING, OUR PROPERTY IS GROWING IN VALUE.

ALL YOU'VE GOT TO DO IS PICK UP THE PHONE. THE CENTURY 21 REAL ESTATE

CORPORATION. A MEMBER OF THE METROPOLITAN LIFE FAMILY OF COMPANIES.

[COMMERCIAL/LYRICS] WHEN YOU LEND A HELPING HAND, YOU GIVE YOURSELF AWAY. BECOMING SOMETHING SO MUCH MORE THAN WORDS COULD EVER SAY.

JOHN DENVER: THIS IS JOHN DENVER, ASKING YOU TO MAKE YOUR UNITED WAY PLEDGE NOW. BECAUSE THANKS TO YOU, IT WORKS FOR ALL OF US, THE UNITED WAY.

[LYRICS] WON'T YOU GIVE TODAY THE UNITED WAY? BRING HAPPINESS AGAIN.

MARVIN SCOTT: THERE'S A NEW FACE AT MPL, AND IT SIGNIFIES A NEW ERA. LYN BROWN FILES THIS REPORT.

LYN BROWN: 1985 WAS A DISAPPOINTING YEAR FOR METROPOLITAN PROPERTY AND LIABILITY INSURANCE COMPANY. ITS LOSSES WERE NOT UNIQUE, THOUGH. AS THE PROPERTY AND CASUALTY INDUSTRIES CONTINUE TO STRUGGLE UNDER HIGHLY ADVERSE CIRCUMSTANCES. BUT CONDITIONS IN 1986 AND BEYOND ARE EXPECTED TO IMPROVE.

LYN BROWN: IN PENNSYLVANIA, MPL THREATENED TO STOP SELLING CAR INSURANCE BECAUSE OF SUBSTANTIAL LOSSES. AFTER NEGOTIATIONS, HOWEVER, WITH THE STATE INSURANCE COMMISSION, IT SETTLED ON AUTO INSURANCE RATES THAT AVERAGED A 35 TO 50 PERCENT HIGHER ACROSS PENNSYLVANIA. RATES, HOWEVER, ARE STILL BELOW THOSE FOR ASSIGNED RISK. ALSO, ON THE BRIGHTER SIDE, CLAIM COUNTS ARE DOWN. HOMEOWNERS SALES ARE UP, PROVIDING NEW OPPORTUNITIES TO SELL OTHER PRODUCT LINES. MPL'S BUSINESS IS GETTING BETTER AS IT CONTINUES DEVELOPING AND MARKETING NEW COMPETITIVELY PRICED QUALITY PRODUCTS.

GUIDING THIS TURNAROUND IS MPL'S NEW PRESIDENT AND CEO. THEODORE RUPLEY WHO LEFT ALLSTATE AFTER 21 YEARS AND JOINED METROPOLITAN IN JANUARY. RUPLEY IS SPEARHEADING A NEW SPIRIT OF CONFIDENCE AT MPL, AND EVERY EMPLOYEE HAS A STAKE IN A LONG-TERM PLAN FOR PROFITABILITY. DURING A RECENT INTERVIEW FOR THE PERSONAL INSURANCE VIDEO, METRO NEWS, HE TALKED ABOUT HIS NEW RESPONSIBILITIES.

RUPLEY: METROPOLITAN IS A VERY STRONG COMPANY FINANCIALLY AND HIGH LEVELS OF INTEGRITY, SO IT WAS AN EASY DECISION TO MAKE JOINING A COMPANY WITH SUCH A FANTASTIC REPUTATION. JOINING MPL WAS A WONDERFUL OPPORTUNITY ALSO BECAUSE A LOT NEEDS TO BE DONE, AND IT'S A YOUNG COMPANY THAT'S GROWING AND NEEDS A RENEWED VISION AND SOME EXCITEMENT AND SPIRIT AND COMMITMENT, AND I'M GLAD TO BE PART OF THAT. I HOPE I CAN ADD A LOT TO IT IN THE COMING MONTHS AND YEARS.

LYNN BROWN: LYNN BROWN, REPORTING FROM METLIFE NEWS.

CLAIRE CARTER: IN MID-MARCH A LONG SHOT PAID OFF BIG FOR METROPOLITAN LIFE. THE WESTERN ZONE SAN FRANCISCO GROUP OFFICE SOLD A RECORD \$6.5 BILLION OF GROUP LIFE INSURANCE ON 79,000 EMPLOYEES OF THE GIANT CHEVRON CORPORATION. THE PACKAGE ALSO PROVIDES MEDICAL COVERAGE FOR 62,000 PEOPLE. THE CHEVRON CORPORATION IS AN INTEGRATED OIL COMPANY WITH OPERATIONS IN THE UNITED STATES AND MORE THAN 80 COUNTRIES. CHEVRON IS ONE OF THE TEN LARGEST U.S. INDUSTRIAL COMPANIES, WITH TOTAL ASSETS OF \$38.9 BILLION.

CHEVRON SAID AT THE BEGINNING IT REGARDED METLIFE AS THE "DARK HORSE" AMONG THE SEVEN INSURANCE COMPANIES BIDDING ON THE PACKAGE. BUT WHEN IT WAS ALL OVER, DEKE WELCH, A KEY PLAYER ON THE WESTERN TEAM, SAID ITS PRESENTATION BLEW AWAY THE COMPETITION.

WELCH: IT REALLY WAS A TEAM EFFORT. WE ASSEMBLED A GROUP OF ABOUT 10 PEOPLE IN THE WESTERN GROUP OPERATIONS IN SAN FRANCISCO. WE MET ALMOST EVERY DAY FOR A MONTH, AND FORTUNATELY, THINGS CAME TOGETHER JUST RIGHT FROM START TO FINISH. WHEN WE GOT THROUGH AND WERE AWARDED THE BUSINESS, WE KNEW ONE THING FOR SURE: IT WASN'T LUCK.

MARVIN SCOTT: AT METROPOLITAN, A PENNY SAVED COULD WELL BECOME A PENNY EARNED. HERE'S BILL HARTLEY WITH THE DOLLARS AND CENTS OF IT.

BILL HARTLEY: THERE'S A CRISP NEW IDEA AT METLIFE: THE COST REDUCTION

INCENTIVE SHARING PROGRAM. HERE'S HOW IT WORKS. SAY YOU'RE A METLIFE EMPLOYEE EARNING \$25,000. IF THE COMPANY AS A WHOLE COMES IN ONE PERCENT, TWO PERCENT, OR THREE PERCENT UNDER ITS 1986 PROJECTED BUDGET, YOU WILL RECEIVE A LUMP SUM PAYMENT OF 250, 500 OR 750 DOLLARS, RESPECTIVELY. AND IF YOUR DEPARTMENT ACHIEVES SAVINGS BEYOND THE CORPORATE AVERAGE, YOU WILL BE ELIGIBLE TO RECEIVE UP TO AN ADDITIONAL 50 PERCENT OF THAT LUMP SUM PAYMENT. NOW, HERE'S A LOOK AT A FEW OF THE CRISP IDEAS ALREADY BEING IMPLEMENTED BY THE FOLKS AT ONE MADISON AVENUE.

NANCY LINK: I KNOW THE PEOPLE I WORK WITH ARE NOW THINKING TWICE BEFORE THEY ASK FOR AN EXTRA SUPPLY OF EVEN SOMETHING AS SMALL AS PENCILS, BECAUSE THEY KNOW NOW THAT EVERY LITTLE BIT HELPS TO SAVE THE COMPANY MONEY.

MICHAEL ZIENTEK: CRISP IS A GOOD IDEA. EVERYONE CAN WIN. THE COMPANY CAN SAVE MONEY, AND YOU CAN MAKE MORE MONEY IN YOUR PAYCHECK.

JEANNIE O'CONNOR: I THINK THE CRISP PROGRAM REALLY IS A FANTASTIC INCENTIVE FOR PEOPLE TO CUT BACK. THERE IS CERTAINLY A LOT OF BRAIN POWER AT METROPOLITAN, AND IF WE ALL PITCH IN, I THINK BY YEAR END WE CAN ALL GET A NICE LITTLE CHECK.

ISHMAEL ANGLADA: I'VE GOT SOME GOOD NEWS TO TELL YOU ABOUT THE CRISP BUDGET PROGRAM. IF YOU SAVE THE COMPANY MONEY, YOU WILL GET MONEY IN RETURN. AND I THINK IT'S A GREAT IDEA.

TED BORTER: IT IS A PROGRAM THAT SHOWS THAT THE CMO IS WILLING TO PUT THEIR MONEY WHERE THEIR MOUTH IS AND REWARD EMPLOYEES FOR CONTROLLING EXPENSES.

JAYNEE SCARVAGLIONE: MY OFFICE IS INVOLVED IN REDUCING COSTS BY CUTTING BACK ON SEEMINGLY SMALL EXPENSES, WHICH WE FEEL CAN MAKE A BIG DIFFERENCE IF CARRIED OUT THROUGHOUT THE COMPANY. SOME OF THE COST SAVINGS INVOLVE DECREASING PERSONAL PHONE CALLS AND MAKING SURE THE COPIER AND LIGHTS ARE TURNED OFF AT NIGHT BEFORE WE LEAVE.

BILL HARTLEY: THERE'S A CRISP, BOLD QUALITY PROGRAM UNDERWAY AT METLIFE, AND IT'S ONE IN WHICH EVERYBODY WINS. THIS IS BILL HARTLEY REPORTING FOR METLIFE NEWS.

[COMMERCIAL] EVEN WHILE YOU'RE JUST SITTING THERE, YOUR HOME IS PROBABLY BECOMING MORE AND MORE VALUABLE. THAT'S WHY METROPOLITAN OFFERS AN OPTION ON HOMEOWNERS INSURANCE THAT AUTOMATICALLY INCREASES YOUR COVERAGE TO KEEP PACE WITH RISING HOME VALUES. SO YOU CAN RELAX WITH THE KNOWLEDGE THAT YOU'RE ALWAYS FULLY PROTECTED, AND YOU'LL GET A FAIR SETTLEMENT FROM METROPOLITAN. GET MET. IT PAYS

MARVIN SCOTT: THERE'S A GAME AT METLIFE THAT COMBINES PUBLIC RELATIONS SAVVY, COMMUNITY SERVICE, AND LOTS OF SPIRIT. JEFF PYLANT HAS THE SCORE.

JEFF PYLANT: PLAYING BALL WITH LOCAL SPORTS TEAMS IS PART OF METROPOLITAN'S PUBLIC RELATIONS PHILOSOPHY AND IT'S THE ONLY GAME IN TOWN WHERE EVERYBODY WINS. SPORTS, IT SEEMS, TOUCH ALL THE BASES WHEN IT COMES TO COMMUNITY AFFAIRS. METLIFE KICKED OFF AND SCORED WITH ITS EARLY SPONSORSHIP OF SOCCER GAMES. THAT EVENTUALLY LED TO AN INVOLVEMENT IN TENNIS, GOLF, BASKETBALL, AND BASEBALL. AND SHEA STADIUM, THE HOME OF THE NEW YORK METS, IS WHERE METROPOLITAN SENT SCORES OF UNDERPRIVILEGED CITY KIDS FROM THE NEW YORK AREA. THE KIDS GOT TO PARTICIPATE IN A BASEBALL CLINIC BEFORE GAME TIME. HOW'D THEY FEEL ABOUT MEETING SOME OF THEIR FAVORITE ATHLETES?

CHILD #1: IT FEELS GOOD. YOU KNOW, USUALLY I'LL BE HOME WATCHING IT. I NEVER THOUGHT I'D COME OUT HERE AND BE ON THE FIELD.

CHILD #2: A NICE DAY OVER HERE. BIG EXPERIENCE WITH THE METS.

HOWARD JOHNSON: I LIKE TO DO IT, AND I LIKE TO GET AROUND THE KIDS AND SEE

WHAT IT'S LIKE. THESE KIDS ARE GOOD ATHLETES. I ALREADY SAW A LOT OF GOOD ARMS OUT THERE.

JEFF PYLANT: AFTER A GRUELING WORKOUT AND ALL THE DAY'S EXCITEMENT, LUNCH WAS PROVIDED BY METLIFE AND UH UMMM -- IT SEEMED TO SLIDE DOWN EASILY. AS GAME TIME APPROACHED AND THE EXCITEMENT WAS BUILDING,

SOME FAMILIAR METROPOLITAN FACES MADE THE ROUNDS. SNOOPY TOOK TIME OFF FOR THIS BALL GAME, AND STU NAGLER, SENIOR EXECUTIVE, VICE PRESIDENT, MADE HIS PITCH, TO THE CATCHER THIS TIME.

STU NAGLER: PUTTING TOGETHER THIS KIND OF PROGRAM TAKES A LOT OF HARD WORK. BUT AS IVAR QUIGLEY, MANAGER OF SPORTS PROGRAM SAYS:

IRA QUIGLEY: FOR ME, IT'S A LABOR OF LOVE. AND WORKING AS I AM FOR METROPOLITAN FOR THE PAST 30 YEARS, THIS IS PROBABLY THE BEST JOB THAT I COULD POSSIBLY ENJOY.

JEFF PYLANT: THIS GRAND SLAM EFFORT RESULTED IN A WINNING FINAL SCORE: 100 HAPPY KIDS AND METLIFE RECOGNIZED FOR GIVING BACK TO THE COMMUNITY IT SERVES. I'M JEFF PYLANT FOR METLIFE ONE NEWS.

[COMMERCIAL] OKAY, EVERYBODY, LET'S GO. GROUP, LIFE, AND HEALTH INSURANCE FROM METROPOLITAN LIFE. I KNOW THEY'RE NUMBER ONE IN GROUP LIFE INSURANCE AND THE LEADER IN GROUP HEALTH INSURANCE, BUT I

'M JUST A MANAGER OF A LITTLE BALL CLUB. MAYBE MY GROUP SHOULD BECOME -- I HAVE THE STRANGEST FEELING I JUST DID SOMETHING RIGHT. GET MET. IT PAYS.

CLAIRE CARTER: FIVE YEARS AGO, ALZHEIMER'S DISEASE WAS A SILENT EPIDEMIC, BUT IT IS NOW THE FIFTH MOST FEARED DISEASE IN AMERICA. ANN SOWERS HAS THIS REPORT.

ANN SOWERS: THE SYMPTOMS AND STATISTICS OF ALZHEIMER'S DISEASE ARE BECOMING FRIGHTENINGLY CLEAR. TWO AND A HALF MILLION AMERICANS SUFFER THE IRREVERSIBLE MEMORY LOSS, DISORIENTATION, AND PERSONALITY CHANGES THAT ACCOMPANY THE DISEASE. OVER 100,000 OF THEM DIE EACH YEAR. AND RESEARCHERS STILL DON'T KNOW HOW TO TREAT ALZHEIMER'S OR EVEN WHAT CAUSES IT.

TED LEVINE: IT'S A PROGRESSIVE BRAIN DISORDER THAT AFFECTS PEOPLE'S MEMORY, THEIR INTELLECTUAL FUNCTIONING, THEIR JUDGMENT, AND THEIR INSIGHT.

ANN SOWERS: ONE OF THE BEST KNOWN PEOPLE TO BE STRICKEN WITH ALZHEIMER'S IS FILM STAR, RITA HAYWORTH. HER BATTLE WITH THE DISEASE HAS BECOME A RALLYING POINT OF SORTS, THANKS TO HER DAUGHTER, PRINCESS YASMIN AGA KHAN.

PRINCESS YASMIN: I AM AN UNWILLING WITNESS TO MY MOTHER'S SLOW DETERIORATION. I AM BUT ONE OUT OF TEN, MAYBE 15 MILLION AFFECTED FAMILY MEMBERS. UNFORTUNATELY, THE NUMBERS ARE GROWING AND THE DETERIORATION IS SPREADING.

JOHN CREEDON: IT ROBS PEOPLE OF THEIR MEMORIES. IT TAKES AWAY THE PLEASURE OF REMEMBERING GOOD THINGS THAT HAPPENED, AND IT TAKES IT AWAY IN MOST INSTANCES DURING THE TIME WHEN PEOPLE SHOULD BE HAVING THEIR GOLDEN YEARS.

ANN SOWERS: PRESIDENT JOHN CREEDON AND PRINCESS YASMIN WERE PARTICIPATING IN A METROPOLITAN LIFE FOUNDATION FORUM ON ALZHEIMER'S DISEASE. BOTH POINTED OUT THAT ALZHEIMER'S AFFECTS MORE THAN THE PEOPLE SUFFERING FROM IT. THE FAMILIES ARE ALSO VICTIMS. AS THEIR LOVED ONES BECOME LESS FUNCTIONAL, THEY MUST BECOME MORE RESPONSIBLE. A FILM FUNDED BY THE METROPOLITAN LIFE FOUNDATION ADDRESSES THIS. CARING FAMILIES COPING WITH ALZHEIMER'S DISEASE FOCUSES ON THREE FAMILIES AND HOW THEY DEAL WITH THEIR CHANGING LIVES. THE FILM WAS DEVELOPED BY THE ALZHEIMER'S DISEASE AND RELATED DISORDERS ASSOCIATION, AND PRODUCED BY PHOTOSYNTHESIS PRODUCTIONS.

ANN SOWERS: ONE WAY FAMILIES CAN COPE WITH ALZHEIMER'S DISEASE IS THROUGH PROGRAMS LIKE THIS ONE AT THE INTERNATIONAL CENTER FOR THE DISABLED IN

$\frac{d}{dt} \left(\frac{\partial L}{\partial \dot{x}} \right) = \frac{\partial L}{\partial x}$

100

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207
208
209
210
211
212
213
214
215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247
248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275
276
277
278
279
280
281
282
283
284
285
286
287
288
289
290
291
292
293
294
295
296
297
298
299
300
301
302
303
304
305
306
307
308
309
310
311
312
313
314
315
316
317
318
319
320
321
322
323
324
325
326
327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347
348
349
350
351
352
353
354
355
356
357
358
359
360
361
362
363
364
365
366
367
368
369
370
371
372
373
374
375
376
377
378
379
380
381
382
383
384
385
386
387
388
389
390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427
428
429
430
431
432
433
434
435
436
437
438
439
440
441
442
443
444
445
446
447
448
449
450
451
452
453
454
455
456
457
458
459
460
461
462
463
464
465
466
467
468
469
470
471
472
473
474
475
476
477
478
479
480
481
482
483
484
485
486
487
488
489
490
491
492
493
494
495
496
497
498
499
500
501
502
503
504
505
506
507
508
509
510
511
512
513
514
515
516
517
518
519
520
521
522
523
524
525
526
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542
543
544
545
546
547
548
549
550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568
569
570
571
572
573
574
575
576
577
578
579
580
581
582
583
584
585
586
587
588
589
590
591
592
593
594
595
596
597
598
599
600
601
602
603
604
605
606
607
608
609
610
611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644
645
646
647
648
649
650
651
652
653
654
655
656
657
658
659
660
661
662
663
664
665
666
667
668
669
670
671
672
673
674
675
676
677
678
679
680
681
682
683
684
685
686
687
688
689
690
691
692
693
694
695
696
697
698
699
700
701
702
703
704
705
706
707
708
709
710
711
712
713
714
715
716
717
718
719
720
721
722
723
724
725
726
727
728
729
730
731
732
733
734
735
736
737
738
739
740
741
742
743
744
745
746
747
748
749
750
751
752
753
754
755
756
757
758
759
760
761
762
763
764
765
766
767
768
769
770
771
772
773
774
775
776
777
778
779
780
781
782
783
784
785
786
787
788
789
790
791
792
793
794
795
796
797
798
799
800
801
802
803
804
805
806
807
808
809
810
811
812
813
814
815
816
817
818
819
820
821
822
823
824
825
826
827
828
829
830
831
832
833
834
835
836
837
838
839
840
84

1000

EDITION OF METLIFE NEWS. MORE INFORMATION ON THESE AND OTHER STORIES IS
AVAILABLE IN METLIFE PUBLICATIONS, SUCH AS METROPOLITAN
MAGAZINE, PORTFOLIO, AND GROUP, TO NAME BUT A FEW. I'M MARVIN SCOTT.
CLAIRE CARTER: AND PLEASE REMEMBER YOUR TERRITORIAL PUBLICATIONS AS
WELL. I'M CLAIRE CARTER. THANKS SO MUCH FOR WATCHING.
[END OF TAPE]

??

MLAL 0144957

MLAL 0144957

